

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

WESLEY J MCKEEL
JESSICA M MCKEEL
Debtor(s)

Case No. 18-70395JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/29/2018.
- 2) The plan was confirmed on 08/24/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/18/2018, 10/01/2019, 07/15/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/16/2023.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$14,742.00.
- 10) Amount of unsecured claims discharged without full payment: \$30,201.39.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$44,710.18
Less amount refunded to debtor	\$2,899.62

NET RECEIPTS: \$41,810.56

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,957.59
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,457.59

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AARONS SALES & LEASE D/B/A AARON	Unsecured	602.00	NA	NA	0.00	0.00
AARONS SALES & LEASE D/B/A AARON	Unsecured	1,958.00	NA	NA	0.00	0.00
ALLY FINANCIAL**	Unsecured	NA	3,179.25	3,179.25	138.23	0.00
AT & T MOBILITY II LLC	Unsecured	1,375.00	1,375.10	1,375.10	59.79	0.00
BYRIDER FINANCE LLC D/B/A CNAC	Secured	10,621.00	10,620.73	1,265.36	1,265.36	671.11
COMCAST	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT COMPANY	Unsecured	190.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT COMPANY	Unsecured	100.00	NA	NA	0.00	0.00
FINGERHUT	Unsecured	116.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	966.00	NA	NA	0.00	0.00
FLEXSHOPPER LLC	Unsecured	2,000.00	654.55	654.55	28.46	0.00
HOLIDAY FINANCIAL SERVICES	Unsecured	4,791.00	4,525.91	4,525.91	196.79	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	1,078.00	1,078.59	1,078.59	46.90	0.00
NATIONSTAR MORTGAGE LLC D/B/A	Secured	50,199.00	50,504.20	0.00	28,655.34	0.00
NATIONSTAR MORTGAGE LLC D/B/A	Secured	0.00	1,357.01	1,357.01	1,357.01	0.00
NPRTO NORTH-EAST LLC	Unsecured	1,200.00	1,577.75	1,577.75	68.60	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Unsecured	14,099.00	9,818.32	9,818.32	426.90	0.00
ONE MAIN FINANCIAL SERVICES INC	Unsecured	3,022.00	3,187.23	3,187.23	138.58	0.00
PENELEC/FIRST ENERGY**	Unsecured	1,867.00	2,065.80	2,065.80	89.82	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	1.00	1.00	0.04	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Secured	2,809.00	2,758.47	2,758.47	2,758.47	451.57

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$28,655.34	\$0.00
Mortgage Arrearage	\$1,357.01	\$1,357.01	\$0.00
Debt Secured by Vehicle	\$4,023.83	\$4,023.83	\$1,122.68
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$5,380.84	\$34,036.18	\$1,122.68
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$27,463.50	\$1,194.11	\$0.00

Disbursements:	
Expenses of Administration	<u>\$5,457.59</u>
Disbursements to Creditors	<u>\$36,352.97</u>
TOTAL DISBURSEMENTS :	<u>\$41,810.56</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/20/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.